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ABSTRACT

This booklet provides updated information (as of August 1987) on state and federal financial assistance programs available to postsecondary students in the state of New York. Program descriptions are divided into two sections: state-administered programs and federal programs. Each program description provides information on application procedures, selection of recipients and allocation of awards, award schedules, (including amounts by type of institution and category of student), and responsibilities of recipients. An amendment to the regulations of the Commissioner of Education is appended. (KM)

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Standard Current Descriptions of State and Federal Student Financial Assistance Programs for Use by Postsecondary Institutions in Complying with Part 53 of the Regulations of the Commissioner of Education

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Office of Postsecondary Policy Analysis
Albany, NY
January 1988

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NEW OR CHANGED PROGRAMS

New Programs

The Christa McAuliffe Fellowship Program
Collegiate Science and Technology Entry Program (CSTEP)
Robert C. Byrd Honors Scholarships
Transit Corps of Engineers Program

Program Changes

Regents Awards for Children of Deceased Police Officers, Firefighters and Corrections Officers
State Health Service Corps Scholarships (for academic year 1988-89)
Tuition Assistance Program (for academic year 1988-89)
Vietnam Veterans Tuition Awards

INTRODUCTION

In 1977, the New York State Legislature enacted, and Governor Carey signed into law, Chapter 343 of the Laws of 1977 (Section 607 of the Education Law). This legislation required the Commissioner of Education to promulgate rules and regulations to reflect and administer the intent of Section 493A of the federal Higher Education Act of 1965, as amended by PL 94-482, concerning institutional and financial aid information for students. The information was to be disseminated through college catalogs or bulletins and by other means.

In April of the following year the Commissioner of Education approved a new Part 53 of the Regulations of the Commissioner of Education entitled "Information for Students and Prospective Students," reprinted at the back of this booklet. Pursuant to Part 53, the Education Department prepared and distributed the first edition of this booklet, providing institutions with brief descriptions of New York State and federal student financial aid programs. Updated editions of the booklet have been published periodically since then.

This edition of the booklet incorporates changes which have occurred through State and federal legislative action since the last edition appeared, and is current as of August 1987. For the purposes of this booklet, student financial assistance programs are classified as either State Administered or Federal. State Administered programs include those which are administered in any way by an agency of New York State, regardless of the primary source of funds or the award allocation process. Federal programs include those sponsored, in whole or in part, by the Federal Government and not centrally administered by an agency of New York State.

The descriptions in this booklet may be used in the preparation of catalogs or bulletins of institutions in New York State which are subject to Part 53. These descriptions need not be used verbatim, but each description should include a precise and clear explanation of: application procedures; methods of selection of recipients and allocation of awards; award schedules; and responsibilities of recipients. Institutional discretion may be used in deciding which financial assistance programs need to be included in catalogs or bulletins.

Additional copies of this booklet can be obtained from the New York State Education Department, Bureau of Postsecondary Research and Information Systems, 5B44 Cultural Education Center, Albany, NY 12230.

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STATE ADMINISTERED PROGRAMS

Tuition Assistance Program (TAP)

Application Procedures: Applicants must apply annually to the New York State Higher Education Services Corporation (HESC), Albany, NY 12255. The application deadline for the academic year is March 31; however, students are encouraged to apply well before the deadline. For academic year 1988-89, students will be able to apply for TAP by using one of the major need analysis forms, including the College Scholarship Service's Financial Aid Form (FAF), the American College Testing Program's Family Financial Statement (FFS), or the CUNY Student Aid Form (CSAF). Application reminders will also be mailed to all: (1) students who applied for a TAP award or a Regents Scholarship award in the previous academic year; (2) high school seniors who applied for a Regents Scholarship; and (3) central admissions applicants of the State University of New York (SUNY) and The City University of New York (CUNY). Any student or prospective student will still be able to obtain a TAP Student Payment Application from any high school guidance office, college financial aid office, or HESC.

Before submitting an application, the applicant should review it with a high school counselor or college financial aid officer, to be sure the information is complete and accurate.

The Higher Education Services Corporation determines each applicant's eligibility and mails an award certificate directly to the applicant indicating the amount of the grant. The applicant presents or sends the School Copy of the certificate at the time of payment of tuition. The postsecondary institution normally defers payment on the basis of receipt of the award certificate. Actual payment of TAP is received after the school certifies student eligibility.

Selection of Recipients and Allocation of Awards: The Tuition Assistance Program is an entitlement program. There is neither a qualifying examination nor a limited number of awards. The applicant must: (1) be a New York State resident and U.S. citizen, or a permanent resident alien, a paroled refugee or a conditional entrant to the United States; (2) be enrolled full-time and matriculated in an approved New York State postsec-

ondary program; (3) for 1987-88, have, if dependent, a family net taxable income below $32,001 ($20,001 if a dependent graduate student), or if independent and single with no tax dependents, a net taxable income below $10,001 for undergraduates or below $5,667 for graduates; and (4) be charged a tuition of at least $200 per year. The income measure is the family's (or independent student's) State net taxable income plus certain nontaxable income and (for dependent students) support from divorced or separated parents from the preceding tax year. This income may be adjusted to reflect other family members enrolled full-time in postsecondary study. For 1988-89, the income ceiling will be a net taxable income of $34,250. All income data are subject to verification by the New York State Department of Taxation and Finance and the Higher Education Services Corporation. Beginning in 1988-89, scholarship and fellowship grants received, including the value of contributed services and accommodations, will be excluded from income for the purposes of New York State taxes.

To be considered financially independent for State programs an applicant must be:

(1) 35 years of age or older on July 1 preceding the academic year; or
(2) 22 years of age or older on July 1 preceding the academic year; and not:
    (a) resident for more than 6 consecutive weeks in the current, previous or subsequent calendar years, in any house, apartment or building owned or leased by parents,
    (b) claimed as a dependent by parents on their federal or state income tax returns for the current or previous tax years,
    (c) recipient of gifts, loans or other financial assistance in excess of $750 from parents in the current, or previous, or subsequent calendar years, or
(3) under 22 years of age on July 1, preceding the academic year and meeting all other requirements of (2) above, and in addition able to meet and document at least one of the following requirements:
    (a) both parents deceased, disabled, or incompetent,
    (b) receiving public assistance other than Aid to Dependent Children (ADC) or food stamps,
    (c) ward of a court,
    (d) unable to ascertain parents' whereabouts, or
    (e) unable, due to an adverse family situation, to submit information on parents' income.

Graduate students and married undergraduates are exempt from the requirements of provision (3) above in determination of financial independence.

Independent status under the State definition does not necessarily insure independent status for federal aid programs.

Undergraduate students generally receive TAP awards for four years of study. Students enrolled in approved five-year programs, or in a State-sponsored opportunity program, may receive undergraduate awards for five years. Graduate students may receive awards for four years. No student (including opportunity students) may receive awards for more than a total of eight years of undergraduate and graduate study.

Award Schedules: The amount of the TAP award is scaled according to type of school, level of study, tuition charge, and net taxable income. Six award schedules are in effect and tuition assistance will be awarded according to the following award schedules during the 1987-88 academic year. Award schedules may be changed by subsequent legislative action.

Undergraduate Award Schedules for students who are financially independent and are single and have no tax dependents:

1) Schedule "J" – Non-degree proprietary schools

- The minimum annual award is $350.
- The maximum annual award is $1,800 or tuition, whichever is less.
- The income eligibility ceiling is $10,000 State net taxable income.
- The income threshold for a maximum award is $3,000 State net taxable income.
- The schedule of award reductions is as follows for 1987-88:

NYS Net Taxable Income	*Reduction in Award*
$ 3,000 or less	No Reduction
$ 3,001 – $10,000	30% of excess over $3,000
$10,001 or More	No Award

- A $200 reduction in the annual award will be made after four semester payments (or the equivalent) have been received.

2) Schedule "K" – Degree granting and not-for-profit institutions

- The minimum annual award is $350.

- The maximum annual award is $2,000 or tuition, whichever is less.
- The income eligibility ceiling is $10,000 State net taxable income.
- The income threshold for a maximum award is $3,000 State net taxable income.
- The schedule of award reduction is as follows:

NYS Net Taxable Income	*Reduction in Award*
$ 3,000 or less	No Reduction
$ 3,001 – $10,000	30% of excess over $3,000
$10,001 or More	No Award

- A $200 reduction in the annual award will be made after four semester payments (or the equivalent) have been received.

Undergraduate Award Schedules for students who are dependent on their parents, or who are financially independent and are married or have tax dependents.

1) Schedule "S" – Non-degree proprietary schools.

- The minimum annual award is $350.
- The maximum annual award is $2,200 or tuition, whichever is less.
- The income eligibility ceiling is $32,000 State net taxable income.
- The income threshold for a maximum award is $6,500 State net taxable income.
- The schedule of award reductions is as follows for 1987-88:

NYS Net Taxable Income	*Reduction in Award*
$ 6,500 or less	No Reduction
$ 6,501 – $8,000	7% of excess over $6,500
$ 8,001 – $11,000	$105 plus 8% of excess over $8,000
$11,001 – $14,000	$345 plus 10% of excess over $11,000
$14,001 – $25,000	$645 plus 11% of excess over $14,000
$25,001 – $32,000	$1,855 plus 11.5% of excess over $25,000
$32,001 or More	No Award

– A $200 reduction in the annual award will be made after four semester payments (or the equivalent) have been received.

2) Schedule "T" – Degree granting and not-for-profit institutions.

– The minimum annual award is $350.
– The maximum annual award is $2,850 or tuition, whichever is less.
– The income eligibility ceiling is $32,000 State net taxable income.
– The income threshold for a maximum award is $6,500 State net taxable income.
– The schedule of award reductions is as follows for 1987-88:

NYS Net Taxable Income	*Reduction in Award*
$ 6,500 or less	No Reduction
$ 6,501 – $8,000	7% of excess over $6,500
$ 8,001 – $11,000	$105 plus 8% of excess over $8,000
$11,001 – $14,000	$345 plus 10% of excess over $11,000
$14,001 – $25,000	$645 plus 11% of excess over $14,000
$25,001 – $32,000	$1,855 plus 11.5% of excess over $25,000
$32,001 or More	No Award

– A $200 reduction in the annual award will be made after four semester payments (or the equivalent) have been received.

Effective 1988-89, the schedule of award reductions for Schedule "T" will be:

NYS Net Taxable Income	*Reduction in Award*
$ 7,000 or less	No Reduction
$ 7,001 – $11,000	6% of excess over $7,000
$11,001 – $18,000	$240 plus 9% of excess over $11,000
$18,001 – $34,250	$870 plus 11% of excess over $18,000
$34,250 or More	No Award

Graduate Award Schedules:

1) Schedule "L" – Graduate awards for students who are financially dependent on their parents, or who are financially independent and are married or have tax dependents:

- The minimum annual award is $100.
- The maximum annual award is $1,200 or tuition, whichever is less.
- The income eligibility ceiling is $20,000 State net taxable income.
- The income threshold for a maximum award is $2,000 State net taxable income.
- The schedule of award reductions is as follows for 1987-88:

NYS Net Taxable Income	*Reduction in Award*
$ 2,000 or less	No Reduction
$ 2,001 – $18,500	6.67% of excess over $2,000
$18,501 – $20,000	$1,100
$20,001 or More	No Award

2) Schedule "M" – For students who are financially independent and are single and have no tax dependents:

- The minimum annual award is $100.
- The maximum annual award is $1,200 or tuition, whichever is less.
- The income eligibility ceiling is $5,666 State net taxable income.
- The income threshold for a maximum award is $1,000 State net taxable income.
- The schedule of award reductions is as follows:

NYS Net Taxable Income	*Reduction in Award*
$1,000 or less	No Reduction
$1,001 – $5,400	25% of excess over $1,000
$5,401 – $5,666	$1,100
$5,667 or More	No Award

Responsibilities of Recipients: Recipients must be in good academic standing in accordance with Commissioner's Regulations and must not be in default of a loan guaranteed by the Higher Education Services Corporation. A statement of good academic standing which is established by each institution in accordance with Commissioner's Regulations may be obtained from the institution's financial aid office. Under certain circum-

stances, defaulted borrowers can be reinstated for TAP eligibility by HESC.

Supplemental Tuition Assistance Program (STAP)

Application Procedures: Applicants must apply for, and be eligible for, a TAP award. Eligibility for STAP is then determined by the postsecondary institution based on criteria noted below.

Selection of Recipients and Allocation of Awards: STAP is available to any fulltime undergraduate enrolled in an approved program in New York State who: (1) did not receive a State award prior to the 1981-82 academic year; (2) meets the eligibility criteria for TAP; (3) qualifies as educationally disadvantaged as defined by HEOP, EOP, SEEK, or College Discovery; (4) remains in full-time attendance based on institutional standards of effort, achievement and readiness for further study; and (5) carries a remedial workload. The Commissioner has defined remedial workload as the student's entire courseload, subject to two conditions: (1) it must be approved by an institutional official familiar with the student's academic deficiencies and (2) at least one-half of the minimum full-time load must consist of non-credit remedial work designed to remedy the student's deficiencies. Eligible students may receive up to one year of STAP aid in addition to their TAP entitlement. However, a student may not receive STAP and TAP awards in the same term.

Award Schedule:The amount of the STAP award is based on the TAP award schedules.

Aid For Part-Time Study (APTS)

Application Procedures: Applicants must apply for this campus-based program through the financial aid office of participating institutions.

Selection of Recipients and Allocation of Awards: APTS is not an entitlement program. The institution selects recipients and determines individual award amounts. To be eligible, students must: (1) be enrolled part-time in an approved undergraduate degree program or credit-bearing certificate or diploma program in New York State (part-time study for APTS is defined as enrollment for at least six but less than twelve semester hours); (2) have earned at least six semester hours of credit; (3) meet the income limits (if a student was not eligible to be claimed as a tax

dependent, the student's State net taxable income cannot exceed $15,000; if a student was claimed as a tax dependent, the family's State net taxable income can be as much as $22,000); (4) be a New York State resident; (5) be either a U.S.citizen, permanent resident alien, or refugee; (6) apply for a Federal Pell Grant if eligible for Pell; (7) have a tuition charge of at least $100 per year; and (8) have remaining TAP eligibility.

Award Schedule: The funding available for all participating institutions is set each year by the New York State Legislature and allocated by the Higher Education Services Corporation. The amount received by a particular college is determined by that school's share of the total part-time degree program enrollment at all participating institutions. The number and amount of each award is determined by individual institutions.

Responsibilities of Recipients: Recipients must be in good academic standing in accordance with Commissioner's Regulations and must not be in default of a loan guaranteed by the Higher Education Services Corporation. A statement of good academic standing which is established by each institution in accordance with Commissioner's Regulations may be obtained from the institution's financial aid office.

Vietnam Veterans Tuition Awards (VVTA)

Application Procedures: Applications may be obtained from a postsecondary institution's financial aid office or from the New York State Higher Education Services Corporation, Albany, NY 12255. Application must be made on or before September 1.

Selection of Recipients and Allocation of Awards: Awards are available for both full-time and part-time study in an approved undergraduate program at a degreegranting institution or an approved vocational training program in New York State. Full-time study is defined as enrollment for at least twelve semester hours; part-time study is defined as enrollment for at least three but less than twelve semester hours. To be eligible, students must: (1) be enrolled in an approved undergraduate degree, certificate or diploma program or an approved vocational training program in New York State; (2) have served in the U.S.Armed Forces in Indochina between January 1, 1963 and May 7, 1975; (3) have been discharged from the U.S.Armed Forces under other than dishonorable conditions; (4) be a New York State resident on April 20, 1984 or have been a resident at the

time of entry into service and resume residency on or before September 1, 1990 and; (5) have applied for a TAP award and a Pell Grant.

Tuition awards are available for all Vietnam veterans as defined above. No student may receive awards for more than four years of full-time or eight years of part-time undergraduate study. Students enrolled in approved five-year programs may receive awards for five years of full-time study or the equivalent in part-time study. Students in approved noncredit vocational training programs may receive awards for two years or the equivalent in part-time study.

If the sum of a VVTA and TAP award exceeds tuition and required fee charges, the TAP award is reduced so that the sum of the two awards is equal to the charges.

Award Schedule: Effective 1987-88, full-time awards are $1,000 per semester, but no more than tuition and part-time awards are $500 per semester, but no more than tuition. Cumulative awards received per student cannot exceed $10,000.

Responsibilities of Recipients: Recipients must be in good academic standing in accordance with Commissioner's Regulations and must not be in default of a loan guaranteed by the Higher Education Services Corporation. A statement of good academic standing which is established by each institution in accordance with Commissioner's Regulations may be obtained from the institution's financial aid office.

Regents College Scholarships

Application Procedures: Information and application forms are available each fall at every New York State high school. Students in their final year of high school should submit an application for New York State scholarships to their high school principal by November 1. The actual deadline may fluctuate slightly from year to year.

Selection of Recipients and Allocation of Awards: Scholarships are awarded competitively for full-time postsecondary study in New York State in: (1) approved degree, certificate or diploma programs offered by colleges or other degree-granting institutions; (2) hospital school programs leading to licensure or certification; and (3) two-year programs in registered business schools not authorized to grant degrees.

The applicant must: (1) have been a legal resident of New York State for

at least one year immediately preceding the first term for which application for an award is made; (2) either graduate from high school by the end of the school year in which the competition was held or be accepted as a full-time matriculated student at a college or other approved school located in New York State by the following September; and (3) not previously have competed for a Regents Scholarship. Requirements two and three may be waived for reasons satisfactory to the Commissioner of Education.

The selection process is administered by the Scholarship Program, Bureau of Elementary and Secondary Testing, New York State Education Department, Albany, NY 12234. The competitive basis of the award is a combination of: (1) the score on the Scholastic Aptitude Test (SAT) of the College Board or the American College Testing (ACT) Program Assessment and (2) a measure of high school performance. For economically disadvantaged applicants fee waivers are available from each testing agency. Examinations may be taken as many times as desired by the applicant prior to early November of the final year of high school study.

Currently, 25,000 scholarships are awarded annually, distributed by county of legal residence, based upon the number of high school graduates in each county the previous year. Additional scholarships are allocated to insure that each approved high school receives at least one scholarship for each forty graduates the previous year. These awards, if declined or revoked, are not reawarded.

Award Schedule: The award is $250 per year, for up to five years, depending on the normal length of the program in which the recipient is enrolled. If the sum of a Regents College Scholarship and a TAP award exceeds tuition and required fee charges, the TAP award is reduced so that the sum does not exceed the charges.

Responsibilities of Recipients: Recipients must be in good academic standing in accordance with Commissioner's Regulations and must not be in default of a loan guaranteed by the Higher Education Services Corporation. A statement of good academic standing which is established by each institution in accordance with Commissioner's Regulations may be obtained from the institution's financial aid office. To receive payment, the scholarship holder must, each year, file a TAP Student Payment Application with the New York State Higher Education Services Corporation prior to the March 31 deadline.

Empire State Scholarships Of Excellence

Application Procedures: Information and application forms are available each fall at every New York State high school. Students in their final year of high school should submit an application for New York State scholarships to their high school principal by November 1. This is the same application as for Regents College Scholarships.

Selection of Recipients and Allocation of Awards: Scholarships are awarded competitively for full-time postsecondary study in New York State in: (1) approved degree, certificate or diploma programs offered by colleges or other degree-granting institutions; (2) hospital school programs leading to licensure or certification; and (3) two-year programs in registered business schools not authorized to grant degrees.

The applicant must: (1) have been a legal resident of New York State for at least one year immediately preceding the first term for which application for an award is made; (2) either graduate from high school by the end of the school year in which the competition was held or be accepted as a full-time matriculated student at a college or other approved school located in New York State by the following September; and (3) not previously have competed for a Regents Scholarship. Requirements two and three may be waived for reasons satisfactory to the Commissioner of Education.

The selection process is administered by the Scholarship Program, Bureau of Elementary and Secondary Testing Programs, New York State Education Department, Albany, NY 12234. The competitive basis of the award is a combination of: (1) the score on the Scholastic Aptitude Test (SAT) of the College Board or the American College Testing Program (ACT) Assessment and (2) a measure of high school performance. For economically disadvantaged applicants fee waivers are available from each testing agency. The examinations may be taken as many times as desired by the applicant prior to November 1 of the final year of high school study.

Currently, 1,000 scholarships are awarded annually, distributed by county of legal residence, based upon the number of high school graduates in each county the previous year. These awards, if declined or revoked, are not reawarded.

Award Schedule: The award is $2,000 per year, for up to five years, depending on the normal length of the program in which the recipient is

enrolled. These awards may be held concurrently with any other academic or general award offered by New York State.

Responsibilities of Recipients: Recipients must be in good academic standing in accordance with Commissioner's Regulations and must not be in default of a loan guaranteed by the Higher Education Services Corporation. A statement of good academic standing which is established by each institution in accordance with Commissioner's Regulations may be obtained from the institution's financial aid office. To receive payment, the scholarship holder must, each year, file a TAP Student Payment Application with the New York State Higher Education Services Corporation prior to the March 31 deadline.

Regents Professional Education In Nursing Scholarships

Application Procedures: Information and application forms are available each fall at every New York State high school. Students in their final year of high school should submit an application for New York State scholarships to their high school principal by November 1. This is the same application as for Regents College Scholarships.

Selection of Recipients and Allocation of Awards: These scholarships are awarded competitively for full-time study in New York State in undergraduate programs approved for the preparation of registered professional nurses, in a college or in a hospital school.

The applicant must: (1) have been a legal resident of New York State for at least one year immediately preceding the first term for which application for an award is made; (2) either graduate from high school by the end of the school year in which the competition was held or be accepted as a full-time matriculated student at a college or other approved school located in New York State by the following September; and (3) not previously have competed for a Regents Scholarship. Requirements two and three may be waived for reasons satisfactory to the Commissioner of Education.

The selection process is administered by the Scholarship Program, Bureau of Elementary and Secondary Testing Programs, New York State Education Department, Albany, NY 12234. The competitive basis of the award is a combination of: (1) the score on the Scholastic Aptitude Test (SAT) of the College Board or the American College Testing Program

(ACT) Assessment and (2) a measure of high school performance. For economically disadvantaged applicants fee waivers are available from each testing agency. The examinations may be taken as many times as desired by the applicant prior to November 1 of the final year of high school study.

The 800 scholarships are allocated by county of legal residence. Declined or revoked awards are reawarded to the next highest ranking candidates within a county provided that they have maintained their eligibility prior to the time they are reached for an award.

Award Schedule: The award is $250 per year, for up to five years, depending on the normal length of the program in which the recipient is enrolled. If the sum of a Nursing Scholarship and a TAP award exceeds tuition and required fee charges, the TAP award is reduced so that the sum does not exceed the charges.

Responsibilities of Recipients: For the **first year**, the deadline for filing for payment is October 31 in the year in which the scholarship was issued. The Regents Professional Education in Nursing Scholarship may not be applicable to certain prerequisite liberal arts course work at some colleges. Recipients must be in good academic standing in accordance with Commissioner's Regulations and must not be in default of a loan guaranteed by the Higher Education Services Corporation. A statement of good academic standing which is established by each institution in accordance with Commissioner's Regulations may be obtained from the institution's financial aid office. To receive payment, the scholarship holder must, each year, file a TAP Student Payment Application with the New York State Higher Education Services Corporation prior to the March 31 deadline.

Regents Scholarships In Cornell University

Application Procedures: Information and application forms are available each fall at every New York State high school. Students in their final year of high school should submit an application for New York State scholarships to their high school principal by November 1. This is the same application as for Regents College Scholarships. Applicants must also meet the requirements for admission to Cornell University, including the filing of a formal application for admission before the deadline date established by Cornell University.

Selection of Recipients and Allocation of Awards: This is a scholarship for students who plan to attend Cornell University. A minimum of sixty-one such scholarships is awarded annually, with at least one scholarship awarded in each senatorial district of the State.

The applicant must: (1) have been a legal resident of New York State for at least one year immediately preceding the effective date of the award; (2) either graduate from high school by the end of the school year in which the competition was held, or be accepted as a full-time matriculated student at Cornell the following September; and (3) not previously have competed for a Regents Scholarship. Requirements two and three may be waived for reasons satisfactory to the Commissioner of Education.

The selection process is administered by the Scholarship Program, Bureau of Elementary and Secondary Testing Programs, New York State Education Department, Albany, NY 12234. The competitive basis of the award is a combination of (1) the score on the Scholastic Aptitude Test (SAT) of the College Board or the American College Testing Program (ACT) Assessment and (2) a measure of high school performance. For economically disadvantaged applicants fee waivers are available from each testing agency. The examinations may be taken as many times as desired by the applicant prior to November 1 of the final year of high school study.

Award Schedule: These are tuition reducing scholarships ranging from $100 to $1,000 a year. The scholarship is valid for four or five years, depending on the length of the program for which the recipient enrolls at Cornell University. The amount of tuition reduction is determined by Cornell University. If the sum of a Scholarship in Cornell University and a TAP award exceeds the tuition and required fee charges, the TAP award is reduced so that the sum does not exceed charges.

Responsibilities of Recipients: Recipients must be in good academic standing in accordance with Commissioner's Regulations and must not be in default of a loan guaranteed by the Higher Education Services Corporation. A statement of good academic standing in accordance with Commissioner's Regulations may be obtained from the financial aid office at Cornell University.

Regents Professional Opportunity Scholarships

Application Procedures: Application forms and information bulletins may be obtained from the Bureau of Higher and Professional Educational Testing, State Education Department, Albany, NY 12230. Interested applicants should request information early in the academic year preceding the year for which the award will be effective.

Selection of Recipients and Allocation of Awards: These scholarships are awarded for study in New York State schools that have approved programs leading to licensure in a profession licensed by the Regents or other fields designated by the Regents.

An applicant must: (1) be enrolled in a program approved for the award or be a candidate for admission to such program; (2) agree to practice, for a period of at least twelve months, in New York State; (3) have been a legal resident of New York State for at least one year immediately preceding the effective date of the award.

Awards are made in the following order of priority:

First, to any applicant who is economically disadvantaged and a member of a minority group historically underrepresented in the professions (i.e., Black, Hispanic, or Native American Indian).

Second, to any applicant who is a member of a minority group historically underrepresented in the professions.

Third, to any applicant who is enrolled in, or is a graduate of, one of the State sponsored opportunity programs: EOP, HEOP, SEEK, or College Discovery.

If there are more applicants in any of the three priority groups than there are scholarships in a selected profession, award recipients are randomly selected within priority groups.

Award Schedule: Fifteen awards are allocated annually. The amount of an award is $1,000 to $5,000 a year, based upon income, for up to four years of full-time study.

Responsibilities of Recipients: To receive payment, the scholarship holder must, each year, file a TAP Student Payment Application with the New York State Higher Education Services Corporation prior to the March 31 deadline. Recipients must be in good academic standing in accordance with Commissioner's Regulations and must not be in default

of a loan guaranteed by the Higher Education Services Corporation. A statement of good academic standing which is established by each institution in accordance with Commissioner's Regulations may be obtained from the institution's financial aid office.

Regents Health Care Opportunity Scholarships for Medicine or Dentistry

Application Procedures: Application forms and information bulletins may be obtained from the Bureau of Higher and Professional Educational Testing, State Education Department, Albany, NY 12230. Prospective applicants should request information early in the academic year preceding the year for which the award will be effective.

Selection of Recipients and Allocation of Awards: These scholarships are awarded for professional study of medicine or dentistry in an approved program in New York State. The medical award also may be used in one of the special cooperative programs authorized by the New York State Legislature at the University of Vermont Medical School (Burlington, VT); the Sackler School of Medicine at the University of Tel Aviv (Tel Aviv, Israel); Morehouse College, School of Medicine (Atlanta, GA); Meharry College, School of Medicine (Nashville, TN); or the University of Puerto Rico, School of Medicine (San Juan, PR). The dentistry award may also be used in the special cooperative program at Meharry College, School of Dentistry.

Interested applicants must: (1) be enrolled in medical or dental school or be a candidate for admission to medical or dental school; (2) agree to practice, for a period of at least twenty-four months, in an area or facility within New York State designated as having a shortage of physicians or dentists; and (3) have been a legal resident of New York State for at least one year immediately preceding the effective date of the award.

Basis of selection: Awards are made in the following order of priority:

First, to any applicant who is economically disadvantaged and a member of a minority group historically underrepresented in the professions (i.e., Black, Hispanic, or Native American Indian).

Second, to any applicant who is a member of a minority group historically underrepresented in the professions.

Third, to any applicant who is a graduate of one of the State spon-

sored opportunity programs: EOP, HEOP, SEEK or College Discovery.

If there are more applicants in any of the three priority groups than there are scholarships in a profession, award recipients are randomly selected within priority groups.

Award Schedule: Fifty awards are allocated annually. Eighty percent of past awards have been for the study of medicine and twenty percent for the study of dentistry. The amount of an award is $1,000 to $10,000 a year based upon income, for up to four years of study.

Responsibilities of Recipients: To receive payment, the scholarship holder must, each year, file a TAP Student Payment Application with the New York State Higher Education Services Corporation prior to the March 31 deadline. Recipients must be in good academic standing in accordance with Commissioner's Regulations and must not be in default of a loan guaranteed by the Higher Education Services Corporation.

Collegiate Science and Technology Entry Program (CSTEP)

Application Procedures: Application should be made to the higher education institutions participating in the Collegiate Science and Technology Entry Program. A list of participating institutions can be obtained from the Bureau of Professional Career Opportunity Programs, New York State Education Department, Room 3025 CEC, Albany, NY 12230.

Selection of Recipients and Allocation of Awards: Student financial assistance is only one component of CSTEP. The program also provides funds for testing, counseling, tutoring and instructional services. To be eligible for CSTEP services, an applicant must: (1) be in good academic standing; (2) be enrolled full-time in an approved undergraduate or graduate level program of study; (3) demonstrate interest in and a potential for, if provided with special services, a career in one of the professions licensed or certified by the Board of Regents, the field of law or in a scientific, technical or health-related profession; and (4) be either economically disadvantaged or a member of a minority group historically underrepresented in the scientific, technical and health professions.

Award Schedule: To be eligible for student financial aid through CSTEP, an applicant must demonstrate financial need as measured by a recog-

nized need analysis system. Student applications are processed by the participating institutions.

Responsibilities of Recipients: Continuing eligibility for finanical aid is contingent upon demonstrated financial need.

Regents Physician Loan Forgiveness Program

Application Procedures: Application forms and information bulletins may be obtained from the Bureau of Higher and Professional Educational Testing, State Education Department, Albany, NY 12230. Prospective applicants should request information by November 30 of the calendar year preceding the year in which the award will be effective.

Selection of Recipients and Allocation of Awards: These two-year awards are for physicians who agree to practice medicine in an area of New York State designated as having a shortage of physicians.

An applicant must: (1) have completed residency training in medicine within the five years immediately preceding the period for which the first award is granted; (2) agree to practice medicine, for a period of at least twenty-four months for each award received, in an area of New York State designated as having a shortage of physicians; (3) be licensed to practice medicine in New York State prior to beginning the service commitment; (4) be a legal resident of New York State; and (5) not have received a Regents Physician Shortage Scholarship.

Basis of selection: First consideration is given to any applicant who previously received a Regents Physician Loan Forgiveness Award, is completing the second year of the service agreement and is applying for a second two-year award. Second consideration is given to any applicant whose residence at the time of entry into postsecondary education is currently within an area designated as having a shortage of physicians. Remaining awards will go to applicants according to the priority of the shortage area selected for practice. The shortage areas are listed in the bulletin of information according to priority group. Within each category of consideration, preference will be given to applicants who have completed a residency in family practice or primary care.

Award Schedule: Fifty new awards are made annually. The maximum award payment is up to $10,000 a year, based upon undergraduate and medical school student loan and loan interest expenses. Each award will

consist of two annual payments and a recipient may apply for one additional two-year award.

Responsibilities of Recipients: Recipients must not be in default of a loan guaranteed by the Higher Education Services Corporation.

Paul Douglas Teacher Scholarships
(formerly Congressional Teacher Scholarships)

Application Procedures: Application forms and information bulletins may be obtained from the Bureau of Higher and Professional Educational Testing, State Education Department, Albany, NY 12230. Prospective applicants should request information early in the academic year preceding the year for which the award will be effective.

Selection of Recipients and Allocation of Awards: These scholarships are awarded for undergraduate study in an approved program leading to certification as a teacher in mathematics, science or other fields identified by the Commissioner of Education as having a shortage of teachers. The awards must be used in a New York State school which offers a registered program in the award field.

An applicant must: (1) be in, or have been in, the top ten percent of his or her high school graduating class, or have comparatively high GED scores; (2) have completed, prior to the effective date of the scholarship award, an educational program required for admission to an approved program for preparation as a teacher in an award field, or be enrolled in an undergraduate registered program for preparation as a teacher in an award field; (3) have been a legal resident of New York State for at least one year; (4) agree to teach two years in any of the United States for each annual award received.

Awards are made on the basis of academic performance and the number of teaching vacancies within the award fields.

Award Schedule: The number of awards is dependent upon federal funding. There is an award maximum of $5,000 a year for payment of college expenses for up to four years of full-time undergraduate study.

Responsibilities of Recipients: Recipients must be in good academic standing in accordance with Commissioner's Regulations. A statement of good academic standing which is established by each institution in ac-

cordance with Commissioner's Regulations may be obtained from the institution's financial aid office. To receive payment, the scholarship holder must, each year, file a TAP Student Payment Application with the New York State Higher Education Services Corporation prior to the March 31 deadline. The recipient is expected to teach for two years in any of the United States for each annual award received.

Regents Empire State Challenger Scholarships and Fellowships for Teachers

Undergraduate Scholarships

Application Procedures: Application forms and information bulletins may be obtained from the Bureau of Higher and Professional Educational Testing, State Education Department, Albany, NY 12230. Prospective applicants should request information early in the academic year preceding the year for which the award will be effective.

Selection of Recipients and Allocation of Awards: These scholarships are awarded for full-time undergraduate study in an approved program leading to certification as a teacher in mathematics, science or other fields identified by the Commissioner of Education as having a shortage of teachers. An award must be used in a New York State school which offers a registered program in the award field.

An applicant must: (1) have completed, prior to the effective date of the scholarship award, an educational program required for admission to an approved program for preparation as a teacher in an award field, or be enrolled in an undergraduate registered program for preparation as a teacher in an award field; (2) have been a legal resident of New York State for at least one year immediately preceding the effective date of the award; and (3) agree to teach the equivalent of one academic year for every two years of awards received.

Awards are made on the basis of: academic performance, the number of teaching vacancies within the award fields, and the length of time before commencing the teaching obligation.

Award Schedule: There is a total of 312 undergraduate awards made annually. Twenty-six awards are made to legal residents of each of the twelve judicial districts, based upon a separate competition in each district. The amount of an award is a maximum of $3,000 a year for payment

of tuition and fees, for up to four years of full-time undergraduate study. If the sum of a Challenger Scholarship and a TAP award exceed tuition and required fee charges, then the TAP award is reduced so that the sum does not exceed charges.

Responsibility of Recipients: Recipients must be in good academic standing in accordance with Commissioner's Regulations and must not be in default of a loan guaranteed by the Higher Education Services Corporation. A statement of good academic standing which is established by each institution in accordance with Commissioner's Regulations may be obtained from the institution's financial aid office. To receive payment, the scholarship holder must, each year, file a TAP Student Payment Application with the New York State Higher Education Services Corporation prior to the March 31 deadline. Recipients must agree to teach the equivalent of one academic year for every two years of awards received. It is the responsibility of the award recipient to obtain an acceptable teaching position. Those who do not complete the professional program or fulfill the teaching obligation will be required to repay the award plus ten percent interest.

Graduate Fellowships

Application Procedures: Application forms and information bulletins may be obtained from the Bureau of Higher and Professional Educational Testing, State Education Department, Albany, NY 12230. Prospective applicants should request information early in the academic year preceding the year for which the award will be effective.

Selection of Recipients and Allocation of Awards: These fellowships are awarded for graduate study in an approved program leading to certification as a teacher in mathematics, science or other fields identified by the Commissioner of Education as having a shortage of teachers. An award must be used in a New York State school.

All applicants must: (1) have been a legal resident of New York State for at least one year immediately preceding the effective date of the award, and (2) meet the following requirements.

To receive a full-time award, an applicant must: (1) be a teacher whose position has been abolished within the past two years because of declining student enrollment; or (2) hold a baccalaureate degree in mathematics, science, engineering or other award field but not be eligible for

teacher certification in any field (equivalent study may be substituted for a degree in the award field); and (3) agree to teach the equivalent of one academic year for each year an award was received.

To receive a part-time award,an applicant must: (1) be enrolled in, or admissible to, an approved program of part-time graduate study for preparation as a teacher; and (2) agree to teach the equivalent of one academic year for each two years an award was received.

Awards are made on the basis of: undergraduate degree credit, other indicators of academic performance and the number of teaching vacancies within the award areas.

Award Schedule: A maximum of twenty-five fellowships for full-time study is reserved for teachers whose positions have been abolished within the last two years due to declining student enrollment. A maximum of 425 fellowships for full-time study is reserved for persons who already hold a baccalaureate degree in mathematics, science, engineering, or other award field, but are not eligible for teacher certification.A minimum of 200 fellowships for part-time study is awarded. The awards for full-time study shall provide up to $4,000 for one year of study. The awards for part-time study shall provide up to $1,000 a year for two years of study.

Responsibilities of Recipients: Recipients must be in good academic standing in accordance with Commissioner's Regulations and must not be in default of a loan guaranteed by the Higher Education Services Corporation. A statement of good academic standing which is established by each institution in accordance with Commissioner's Regulations may be obtained from the institution's financial aid office. To receive payment, the fellowship holder must, each year, file a TAP Student Payment Application with the New York State Higher Education Services Corporation prior to the March 31 deadline. For each one year of full-time benefits and each two years of part-time benefits received, the award recipient must agree to teach the equivalent of one academic year. It is the responsibility of the award recipient to obtain an acceptable teaching position. Those who do not complete the professional program or who do not fulfill the teaching obligation will be required to repay the amount of the award plus ten percent interest.

Transit Corps Of Engineers Program

Application Procedures: Application should be made to the New York State Higher Education Services Corporation (HESC), Albany, NY 12255, for this program which becomes effective for academic year 1987-88.

Selection of Recipients and Allocation of Awards: To be eligible, an applicant must (1) be a current or prospective employee of the New York City Transit Authority; (2) be an upper-division or graduate student matriculated in a program recognized by the Accreditation Board for Engineering and Technology leading to a degree and licensure in engineering or related technologies at a college or university located in New York State **or** a current employee of the Transit Authority; (3) agree to work for the Transit Authority for at least four years after graduation; and (4) meet the criteria established by the Transit Authority in cooperation with HESC.

Fifty recipients will be selected annually, thirty from students enrolled at the time of application and twenty from employees of the Transit Authority. Priority will be given for academic and professional achievement, career objectives, and willingness to fulfill the service requirement.

Award Schedule: The awards consist of full tuition reimbursement, reduced by amounts received from other State scholarships and grants designated for tuition. The reimbursements are to be paid to prospective employees in four progressively larger installments, one installment during each of the four years of required employment after graduation. For current employees, reimbursement will take the form of direct payments. Interest free advance loans will be available so that prospective employees can finance their tuition expenses before being reimbursed.

Responsibilities of Recipients: Recipients are expected to work for the Transit Authority for four years after graduation. If this service requirement is not met, and an interest free advance loan was taken, then a four year repayment plan will be developed with HESC.

Herbert H.Lehman Graduate Fellowships

Application Procedures: Application forms and information bulletins may be obtained from the Bureau of Higher and Professional Educational

Testing, State Education Department, Albany, NY 12230. Applications must be submitted by early March preceding the academic year for which the fellowship award is requested. It is recommended that prospective applicants apply as early as September preceding the academic year for which the award is requested.

Selection of Recipients and Allocation of Awards: These fellowships are awarded competitively for study in an approved college in New York State in a program leading to a master's or doctoral degree in the social sciences or public or international affairs. Education, social work, law, and other professional study are not approved areas of study for this fellowship.

An applicant must: (1) have received the baccalaureate degree prior to the fall term following the competition; (2) not yet have entered upon any study as a graduate student prior to the summer term following the competition; and (3) have been a legal resident of the United States for at least one year prior to the effective date of the fellowship.

Satisfactory promise of successful completion of a graduate program, as determined by an evaluation of academic record, test scores, and personal qualifications, is the basis of the award.

Award Schedule: Thirty fellowships are awarded annually, conditional on funding by the New York State Legislature. The amount of an award is $4,000 for the first year of graduate study and $5,000 a year thereafter, for a maximum of four years, but not exceeding the period of study required to complete the requirements for the doctoral degree.

Responsibilities of Recipients: To receive payment, the fellowship holder must, each year, file a TAP Student Payment Application with the New York State Higher Education Services Corporation. Recipients must be in good academic standing in accordance with Commissioner's Regulations, and must not be in default of a loan guaranteed by the Higher Education Services Corporation. A statement of good academic standing which is established by each institution in accordance with Commissioner's Regulations may be obtained from the institution's financial aid office.

Regents Awards for Children of Deceased or Disabled Veterans

Application Procedures: A special application, obtainable from a high school principal or counselor, must be filed with the New York State Higher Education Services Corporation (HESC), Albany, NY 12255. Documentary evidence to establish eligibility is required with the application. A high school counselor can provide assistance with this.

Selection of Recipients and Allocation of Awards: The applicant must be: (1) the child of a veteran who died, or who has a current disability of fifty percent or more, or who had such disability at the time of death, or was either a prisoner of war or missing in action, resulting from U.S. military service during one of the following periods:

December 7, 1941 – December 31, 1946
June 27, 1950 – January 31, 1955
October 1, 1961 – May 7, 1975

and (2) a legal resident of New York State. Legal residence in New York State on the part of the parent is also required at the time of entry into military service, or, if the parent died as the result of military service, at the time of death.

Regents Awards to Children of Deceased or Disabled Veterans are independent of family income or tuition charge, and are in addition to such other grants or awards to which the applicant may be entitled.

Award Schedule: The amount of the award is $450 per year, for up to five years, depending on the normal length of the program of study, of full-time study in a college or hospital nursing school in New York State.

Responsibilities of Recipients: Recipients must be in good academic standing as in accordance with Commissioner's Regulations, and must not be in default of a loan guaranteed by the Higher Education Services Corporation. A statement of good academic standing which is established by each institution may be obtained from the institution's financial aid office. To receive payment, the scholarship holder must, each year, file a TAP Student Payment Application and a special Supplemental Application with the New York State Higher Education Services Corporation.

Regents Awards for Children of Deceased Police Officers, Firefighters, and Corrections Officers

Application Procedures: A special application, obtainable from a high school principal or counselor, must be filed with the New York State Higher Education Services Corporation (HESC), Albany, NY 12255. Documentary evidence to establish eligibility is required with the application.

Selection of Recipients and Allocation of Awards: The applicant must be a resident child of a resident police officer, firefighter or, effective for 1987-88, a corrections officer, of New York State or any of its municipalities who died as the result of an injury sustained in the line of duty. Individuals eligible for the Regents Award for Children of Deceased State Corrections Officers and State Civilian Employees of a Correctional Facility are not eligible for this award.

Award Schedule: The amount of the award is $450 per year, for up to five years, depending on the normal length of the program of study, of full-time study in a college or in a hospital nursing school in New York State.

Responsibilities of Recipients: To receive payment, the scholarship holder must, each year, file a TAP Student Payment Application and a special Supplemental Application with the New York State Higher Education Services Corporation. Recipients must be in good academic standing in accordance with Commissioner's Regulations, and must not be in default of a loan guaranteed by the Higher Education Services Corporation. A statement of good academic standing which is established by each institution in accordance with Commissioner's Regulations may be obtained from the institution's financial aid office.

Regents Awards for Children of Deceased State Corrections Officers and State Civilian Employees of a Correctional Facility

Application Procedures: All eligible candidates have been identified by the New York State Department of Correctional Services and are listed on the records of the Higher Education Services Corporation, where application must be made. The award provides financial aid to children of

New York State correction officers or civilian employees of a correctional facility who died as a result of injuries sustained in the line of duty during September, 1971 (Attica Uprising).

Selection of Recipients and Allocation of Awards: In order to be certified for payment, the applicant must: (1) enroll full-time; (2) be a New York State resident at the start of the term for which payment is sought; (3) meet one of the United States citizenship requirements; and (4) matriculate in an approved undergraduate program.

Individuals cannot be eligible both for this award and the Regents Award for Children of Deceased Police Officers, Firefighters and Corrections Officers.

Award Schedule: Payment is for four years of undergraduate study or five years of undergraduate study if enrolled in an approved five-year baccalaureate program or an approved educational opportunity program.

The maximum award is equal to the sum of: (1) annual undergraduate tuition and (2) average room and board charges specified by the State University of New York (SUNY) for the specific year for which the award is made. The annual award is adjusted to reflect other State awards designated for tuition.

Responsibilities of Recipients: Recipients must be in good academic standing in accordance with Commissioner's Regulations and must be free of debt from a defaulted guaranteed loan. A statement of good academic standing which is established by each institution in accordance with Commissioner's Regulations may be obtained from the institution's financial aid office.

Robert C. Byrd Honors Scholarships

Application Procedures: Information bulletins and application forms are available each fall at every New York State high school. Students in their final year of high school should submit an application for New York State scholarships with their high school principal by November 1. This is the same application as for Regents College Scholarships.

Selection of Recipients and Allocation of Awards: Scholarships are awarded competitively for full-time postsecondary study at an approved institution of higher education either in or out of New York State. The competitive basis of the award is a combination of: (1) the score on the

Scholastic Aptitude Test (SAT) of the College Board or the American College Testing Program (ACT) Assessment and (2) a measure of high school performance. Fee waivers are available from each testing agency for economically disadvantaged applicants. The examinations may be taken as many times as desired by the applicant prior to November 1 of the final year of high school study.

The applicant must: (1) have been a legal resident of New York State for at least one year immediately preceding the first term for which application for an award is made; (2) either graduate from high school or receive a New York State High School Equivalency Diploma by the end of the school year in which the competition was held; and (3) not previously have competed for a Byrd Scholarship. Requirements two and three may be waived for reasons satisfactory to the Commissioner of Education.

The selection process is administered by the Scholarship Program, Bureau of Elementary and Secondary Testing Programs, New York State Education Department, Albany, New York 12234. At least ten scholarships will be awarded in each of the State's thirty-four congressional districts, for a total of at least 340 scholarships.

Award Schedule: The award is $1,500 for the first year of college study and is not renewable. This award may be held concurrently with any other type of scholarship.

Responsibilities of Recipients: Recipients must file a Statement of Registration Status with the Selective Service and file a payment voucher with the New York State Higher Education Services Corporation.

The Christa McAuliffe Fellowship Program

Application Procedures: Applications may be obtained from and must be submitted to the New York State Education Department, Division of Teacher Certification, Box CM, Cultural Education Center, Albany, NY, 12230. Applications must be received no later than July 31 or postmarked no later than July 29.

Selection of Recipients and Allocation of Awards: To be eligible, an applicant must: (1) be a full-time public or private school teacher at a school located in New York State; (2) be a citizen or permanent resident of the State; (3) not have received the fellowship in the year immediately preceding the year the award is desired; (4) agree to return to teach for at

least two years following the completion of the fellowship; and (5) complete an application containing a proposal for use of the fellowship and a statement of the extent to which the applicant wishes to continue teaching duties. Fellowships may be used for study, research or other purposes identified in the application instructions. Award recipients are selected by the Teacher Education, Certification and Practice Board of New York State.

Award Schedule: At least one award for $25,300 may be made for academic year 1987-88. The number and size of other awards is determined by the Teacher Education, Certification and Practice Board on the basis of the number and quality of applications received.

Responsibilities of Recipients: Fellows must return to a teaching position in their local education agency, private school or private school system for at least two years following the completion of the fellowship.

State Health Service Corps Scholarships

Application Procedures: Application forms and information booklets may be obtained from the State Health Service Corps, New York State Department of Health, Corning Tower, Room 1602, Albany, NY 12237. Applications must be submitted by early February preceding the academic year for which the scholarship is requested.

Selection of Recipients and Allocation of Awards: These scholarships are awarded competitively for full-time study in an approved professional program leading to licensure or certification as a physical therapist, occupational therapist, registered nurse, speech-language pathologist, pharmacist, dental hygienist or physician's assistant.

The applicant must: (1) be within twenty-four months of completing the program of study and eligible to practice in one of the health professions listed above; (2) be a U.S. citizen or resident alien; and (3) agree to work in a facility operated by the Office of Mental Health, the Office of Mental Retardation and Developmental Disabilities or the Department of Correctional Services for eighteen months for each year of scholarship support.

Effec[illegible] 1988-89, the work obligation can also be met by agreeing to work in voluntary, not-for-profit facilities licensed by the Office of Mental Retardation and Developmental Disabilities or the Office of Mental

Health or under contract with the Commission for the Blind and Visually Handicapped.

The selection process begins with an interagency application review. Factors considered when selecting finalists are: academic achievement; previous work or volunteer experience; special skills; relevant activities; recommendations; and flexibility in area and agency preference. All finalists are interviewed by one of the three participating State agencies to determine suitability for employment with that agency.

Award Schedule: Up to 250 new awards may be awarded annually conditional on funding by the New York State Legislature. Effective 1988-89, 500 new awards may be awarded annually. Annual scholarship awards may not exceed $15,000 and are available for one or two years of full-time study. The award is based on the cost of attendance at an educational institution, which includes tuition, required fees, books and transportation as determined by the school, using guidelines issued by the Higher Education Services Corporation.

Responsibilities of Recipients: Recipients must maintain a good academic standing and may not be in default on the repayment of a student loan guaranteed by the Higher Education Services Corporation. Recipients must enter into a binding contract with the Department of Health, agreeing to work for the State of New York for eighteen months of full-time employment for each annual award received in the profession for which they receive training. There is a substantial penalty for failure to fulfill the terms of the service agreement. An individual who is placed in default status is required to repay the State twice the amount of the award, plus interest determined by the Higher Education Services Corporation, within five years of the default date.

Supplemental Higher Education Loan Financing (SHELF) Program

Application Procedures: Application forms are available from the financial aid offices of participating institutions of higher education, which currently includes sixteen independent institutions, all units of State University and all units of City University. When the completed application, with a copy of the latest federal tax return, is submitted to the participating institution, the institution routes it to the loan servicer. If the loan servicer approves the loan, a promissory note is mailed to the borrower

for execution. The SHELF Program is administered by the New York State Dormitory Authority, 161 Delaware Avenue, Delmar, NY 12054.

Selection of Recipients and Allocation of Awards: The program is designed to serve undergraduate, graduate and professional students attending college at least half-time in a degree-granting program at a participating institution. There is no residency requirement. However, preference will be given to New York State residents.

There are broad income eligibility parameters for this program. A credit evaluation is necessary and loans will generally be based on the credit of the parent(s) of a student.

Award Schedule: Subject to income qualifications and college policy, the maximum annual SHELF loan amount equals the college's annual total cost of attendance less financial aid available. The minimum loan amount is $1,500 per year.

Some of the participating independent institutions also offer the Tuition Stabilization Program which permits borrowing for up to four years' tuition for payment to the institution to protect against future tuition increases.

Responsibilities of Borrowers: SHELF loans bear a fixed interest rate which, for loans made for the 1987-88 academic year, is 10.65 percent with a 5.5 percent (15.5 percent for SUNY) origination fee added to the amount of the loan at the time the loan is made. The annual percentage rate for a typical loan is approximately 11.70 percent (13.87 percent for SUNY).

Monthly repayment for SHELF loans begins within 60 days of loan disbursement. Monthly payments are approximately $12 per $1,000 borrowed with a $35 minimum monthly payment ($13 per $1,000 with a $25 minimum for SUNY). The loans bear a fixed interest rate and fixed payments over the term which is generally 15 years.

The annual percentage rate for loans made through the Tuition Stabilization Program for the 1987-88 academic year is approximately 11.41 percent.

Student Aid to Native Americans

Application Procedures: Application forms may be obtained from the Native American Education Unit, New York State Education Depart-

ment, Room 471 EBA, Albany, NY 12234. The completed application form should be submitted to the Native American Education Unit during the year of proposed enrollment on or before August 1, for the fall semester; December 31, for the spring semester; and May 15, for the summer session. The application should be submitted with the following materials: (1) an official transcript of the applicant's high school record or a photostat of a General Equivalency Diploma; (2) letter(s) of recommendation from one or more leaders in the community attesting to personality and character; (3) a personal letter, from the applicant, clearly and in detail setting forth educational plans and desires; (4) signatures of the parents of minor applicants, approving education plans; (5) an official tribal certification form; and (6) a copy of an acceptance letter from the college the applicant will be attending.

Selection of Recipients and Allocation of Awards: The applicant must be: (1) on an official tribal roll of a New York State tribe or be the child of an enrolled member of a New York State tribe, and a resident of New York State; (2) maintaining good academic standing in accordance with Commissioner's Regulations; and (3) enrolled in an approved New York State postsecondary program.

Awards are not provided for enrollment in the following types of courses: noncredit-bearing college preparation, repeating or auditing.

Student Aid to Native Americans is an entitlement program. There is neither a qualifying examination nor a limited number of awards.

Award Schedule: The award is $1,100 per year for a maximum of four years of full-time study, or five years when a fifth year is required for completion of degree requirements, with full-time study defined as a minimum of twelve credit hours per semester. Students registered for less than full-time study will be funded at approximately $46 per credit hour.

Responsibilities of Recipients: Students are responsible for notifying the Native American Education Unit in writing of any change in student status, program of study or institutional enrollment. Students must also submit semester grades, at the end of each semester, showing satisfactory progress toward completion of degree or certification requirements.

Guaranteed Student Loan Program (GSL)

Application Procedures: The application process can begin by filing a major need analysis form such as the College Scholarship Service's Fi-

nancial Aid Form (FAF), the American College Testing Program's Family Financial Statement (FFS), or the CUNY Student Aid Form (CSAF). The applicant can also obtain a loan application/ promissory note form and a financial need test form from a participating New York State lending institution (bank, credit union, etc.) in his/her area of permanent residence. The completed application, with the promissory form, should be presented to the financial aid officer at the postsecondary institution being attended after the student has indicated his/her choice of lender. The application is then either routed by the school to the lending institution or directly to the Higher Education Services Corporation, Albany, NY 12255.

Selection of Recipients and Allocation of Awards: The GSL Program is an entitlement program in which all eligible applicants can obtain a loan. To be eligible for a guaranteed loan a student must be: (1) a U.S.citizen or permanent resident alien; (2) enrolled at least half-time, or accepted for enrollment in a degree, certificate, or other program leading to a recognized credential, or be enrolled in a course of study necessary for enrollment in a degree or certificate program, approved college, university, or other postsecondary institution in any of the United States or in a foreign country; (3) not in be default or refund status for any federal Title IV program at any institution; (4) have been determined to be eligible or ineligible for a Pell Grant; (5) if applicable, be registered with the Selective Service System; (6) have a Social Security number; and (7) demonstrate financial need.

A federal "loan origination fee" equal to five percent of the amount of the loan will be deducted from the amount disbursed. An additional annual insurance premium of one-half of one percent of the loan amount is payable in full at the time the loan check is issued.

For the school year beginning in the fall, funds may not be disbursed earlier than August 1. Two-semester loans will be disbursed separately for each semester and the checks mailed to the postsecondary institution, co-payable to the borrower and the institution.

Loan Schedule: An undergraduate may borrow up to $2,625 per academic year for the first and second years of study, and $4,000 for each additional undergraduate year, up to a total of $17,250. A graduate or professional student may borrow a maximum of $7,500 per academic year, up to a combined total of $54,750 **including** any loans for undergraduate study.

A student receiving a federal Guaranteed Student Loan is eligible for a full interest subsidy during the time he/she is in school at least half-time and for a following six-month grace period.

Maximum Amounts a Student May Borrow Through Guaranteed Student Loans

Level and Type of Program	Annual Amount	Aggregate
Undergraduate	$2,625 or 4,000	$17,250
Graduate and Professional	$7,500	$54,750 (including undergraduate loans)

Responsibilities of Borrowers: A student may borrow at a relatively low interest rate (currently eight percent at time of loan and increasing to ten percent during fifth year of repayment and thereafter) with no repayment as long as he/she remains enrolled at least half-time and for six months after he/she ceases to be at least a half-time student. Payment of principal may further be deferred for up to three years for certain categories of borrowers such as Public Health Service officers, the temporarily totally disabled, those in internships required before entering a profession, full-time Peace Corps, VISTA or similar national program volunteers, full-time teachers in shortage areas, the unemployed (up to two years), those on parental leave (up to six months), and certain mothers of preschool age children (up to twelve months).

If a student applies for more than one loan, application must be made to the lending institution where the original loan was made.

After ceasing to be at least a half-time student, the borrower must make formal arrangements with the lending institution to begin repayment. The following regulations apply:

(1) Depending on the amount of the loan, the minimum monthly payment will be $50 plus interest. Under unusual and extenuating circumstances the lender, on request, may permit reduced payments.
(2) The maximum repayment period is ten years.
(3) Repayment in whole or part may be made at any time without penalty.
(4) Loans may be consolidated, resulting in larger repayment terms.

Supplemental Loans for Students (SLS)
(formerly Auxiliary Loans to Assist Students, ALAS)

Application Procedures: Application forms are available from participating lenders. Applicants can also apply by submitting a need analysis form such as the College Scholarships Service's Financial Aid Form (FAF), the American College Testing Program's Family Financial Statement (FFS), or the CUNY Student Aid Form (CSAF). Information about the SLS Program can be obtained from the New York State Higher Education Services Corporation, Albany, NY 12234.

Selection of Recipients and Allocation of Awards: These loans are primarily intended for graduate students and self-supporting undergraduate students, although, under certain circumstances, a college financial aid administrator can approve a SLS loan for a dependent undergraduate.

The basic eligibility criteria are comparable to those for Guaranteed Student Loans, except that SLS loans require no financial need test.

An insurance premium of one-half of one percent of the amount borrowed is due when the loan check is issued. The loan amount is dispersed in one annual payment, co-payable to the student and the institution. There is no origination fee.

Loan Schedule: The maximum loan is $4,000 per year, up to a total of $20,000.

Responsibilities of Borrowers: The SLS loans carry a variable interest rate, currently 10.27 percent (effective July 1, 1987). While the borrower is enrolled full-time, payments on the loan principal need not be made but the interest must be paid. Repayment of both principal and interest begins when the borrower leaves school or enrolls for less than full-time study.

Parent Loans for Students (PLUS)
(formerly Parental Loans for Undergraduate Students)

Application Procedures: Application forms are available only from participating lenders. Information about the program can be obtained from the New York State Higher Education Services Corporation, Albany, NY 12234.

Selection of Recipients and Allocation of Awards: A borrower must be the parent of a financially dependent undergraduate or graduate student.

Student eligibility criteria are comparable to those for Guaranteed Student Loans, except that PLUS loans require no financial need test.

An insurance premium of one percent of the amount borrowed is due when the loan check is issued. The loan amount is dispersed in one annual payment to the parent(s). There is no origination fee.

Loan Schedule: The maximum loan is $4,000 per year, up to a total of $20,000, for each financially dependent student.

Responsibilities of Borrowers: PLUS loans carry a variable interest rate of up to twelve percent, currently 10.27 percent (effective July 1, 1987). Repayment must begin sixty days after the loan is dispersed.

Higher Education Opportunity Program (HEOP)

Application Procedures: Application is made at the HEOP office at the participating independent institution of higher education at which the applicant is enrolled. During academic year 1987-88, eighty HEOP programs are sponsored by sixty-two independent colleges and universities.

Selection of Recipients and Allocation of Awards: The applicant must be: (1) a New York State resident; (2) a matriculated undergraduate student at an independent college or university in New York State; (3) economically disadvantaged according to guidelines approved by the Board of Regents and the Director of the Budget; and (4) academically disadvantaged in relation to regularly admitted students at a given institution. Selection of eligible applicants for participation in HEOP is conducted by the institution or the HEOP program at the institution, or both.

Once selected, HEOP participants may continue in the program until degree completion, with awards available for various periods depending on the duration of their academic program and whether they received STAP.

Award Schedule: The amount of financial assistance and other support provided to HEOP participants is dependent on financial need as determined by the institution and the program, within State guidelines.

Responsibilities of Recipients: Recipients must meet requirements for academic progress determined by each institution, within State guide-

lines. Each recipient must also apply for TAP, Pell and other financial aid every year.

Educational Opportunity Program (EOP)

Application Procedures: Application is made on forms provided by EOP offices at participating State University (SUNY) institutions. During academic year 1987-88, EOP programs are sponsored by fifty-one SUNY institutions.

Selection of Recipients and Allocation of Awards: An applicant must be: (1) a New York State resident; (2) academically disadvantaged according to definitions of the State University; and (3) economically disadvantaged according to guidelines approved by the Board of Regents and the Director of the Budget. Selection of eligible applicants is conducted by the SUNY unit or the EOP office on campus, or both.

Once selected, EOP participants may continue in the program until degree completion, with awards available for various periods depending on the duration of their academic programs and whether they received STAP.

Award Schedule: The amount of financial assistance and other support provided to EOP participants is dependent on financial need as determined by the SUNY unit and the program, within State guidelines.

Responsibilities of Recipients: Recipients must meet requirements for academic progress which are determined by each SUNY unit, within SUNY guidelines. Each recipient must also apply for TAP, Pell and other financial aid every year.

Search for Elevation and Education Through Knowledge (SEEK)

Application Procedures: Application is made on a form available from, and returnable to, the University Application Processing Center of The City University of New York (CUNY). All CUNY senior/technical colleges sponsor SEEK programs.

Selection of Recipients and Allocation of Awards: The applicant must be: (1) a resident of New York State; (2) academically disadvantaged according to guidelines approved by the Trustees of The City University of

New York; (3) economically disadvantaged according to guidelines approved by the Board of Regents and the Director of the Budget; and (4) an applicant for admission to one of the senior/technical colleges at CUNY. Eligible applicants, after screening for academic potential, are offered admission to the CUNY senior/technical college as space is available.

Once selected, SEEK participants may continue in the program until degree completion, with awards available for various periods depending on the duration of their academic programs and whether they received STAP.

Award Schedule: The amount of financial assistance and other support provided to SEEK participants is dependent on financial need as determined by the CUNY Office of Student Financial Assistance or the individual college SEEK programs, or both, within State guidelines.

Responsibilities of Recipients: Recipients must meet requirements for academic progress which are determined by City University. Each recipient must also apply for TAP, Pell and other financial aid every year.

College Discovery (CD)

Application Procedures: Application is made on a form available from, and returnable to, the University Application Processing Center of The City University of New York (CUNY). All CUNY community colleges sponsor College Discovery programs.

Selection of Recipients and Allocation of Awards: The applicant must be: (1) a resident of New York City; (2) academically disadvantaged according to guidelines approved by the Trustees of The City University of New York; (3) economically disadvantaged according to guidelines approved by the Board of Regents and the Director of the Budget; and (4) an applicant for admission to one of the community colleges of CUNY. Eligible applicants, after screening for academic potential, are offered admission to the CUNY community college as space is available.

Once selected, CD participants may continue in the program until degree completion, with awards available for various periods depending on the duration of their academic programs and whether they received STAP.

Award Schedule: The amount of financial assistance and other support provided to CD participants is dependent on financial need as deter-

mined by the CUNY Office of Student Financial Assistance or the individual college CD programs, or both, within State guidelines.

Responsibilities of Recipients: Recipients must meet requirements for academic progress which are determined by City University. Each recipient must also apply for TAP, Pell and other financial aid every year.

City University Supplemental Tuition Assistance (CUSTA)

Application Procedures: No separate application is necessary. Eligible students, identified by the Higher Education Services Corporation, are automatically considered for CUSTA awards by CUNY Central Administration, Office of Student Financial Aid, on a first-come first-served basis.

Selection of Recipients and Allocation of Awards: To be eligible for CUSTA, a student must: (1) apply for TAP; (2) be eligible for a maximum TAP award; (3) be enrolled at a Senior College of City University; and (4) be subject to the TAP award reduction of $100 per semester that occurs after receiving four semesters of TAP awards.

Award Schedule: CUSTA replaces the $100 per semester that would otherwise be lost to a student because of the reduction to TAP awards after four semesters of receipt.

Responsibilities of Recipients: Recipients must meet the same requirements as TAP recipients.

State University Supplemental Tuition Assistance (SUSTA)

Application Procedures: No separate application is needed for those who apply for TAP. A list of SUSTA eligible TAP recipients, identified by the Higher Education Services Corporation, is sent to SUNY Central administration, Office of Financial Aid Services, which, in turn, notifies SUNY campuses of eligible students. Allocations of SUSTA funds to SUNY campuses is determined by the portion of all SUSTA eligible students at each State-operated SUNY unit.

Selection of Recipients and Allocation of Awards: To be eligible for SUSTA, a student must: (1) apply for TAP; (2) be eligible for a maximum TAP award; (3) be enrolled at a State-operated campus of State University,

and (4) be subject to the TAP award reduction of $100 per semester that occurs after receiving four semesters of TAP awards. When there are more eligible students than funds available on campus, campus discretion is used to select recipients.

Award Schedule: SUSTA replaces the $100 per semester that would otherwise be lost to a student because of the reduction to TAP awards after four semesters of receipt.

Responsibilities of Recipients: Recipients must meet the same requirements as TAP recipients.

Work Incentive Demonstration Program (WIN-DEMO)

Application Procedures: The Work Incentive Demonstration Program (WIN-DEMO) is the primary federal program for the provision of employment and training services to recipients of Aid to Dependent Children (ADC). Administered by the New York State Department of Social Services, Bureau of Employment Programs, Albany, NY 12243, the WIN-DEMO program is currently operational in New York City and in the counties of Albany, Chemung, Erie, Monroe, Oneida, Onondaga, Suffolk, and Westchester. Application for ADC and associated WIN-DEMO activities can be made at the local department of social services in these counties.

Selection of Recipients and Allocation of Awards: All persons applying for or receiving ADC, unless exempt, must take part in the WIN-DEMO Program as a condition of receiving ADC benefits, and must register with the New York State Department of Labor for WIN-DEMO activities. Such activities may include testing, job counseling, job finding club, supervised job search, on-the-job training, and various other types of occupational training. Training must be vocational in nature and no longer than two years in duration. Individuals who are exempt may volunteer to participate in the WIN-DEMO Program.

Award Schedule: All WIN-DEMO students are required to apply for financial aid at the financial aid office of the school they are planning to attend. For recipients of ADC in WIN-DEMO demonstration districts, allowances for the costs of child care, tuition, books and supplies, transportation expenses, etc., will be provided, when necessary and when funds from other sources are insufficient to meet the specific needs, in

order to obtain suitable approved vocational, educational, rehabilitative or employment related training.

Responsibilities of Recipients: Each participant in a training component of the WIN-DEMO Program must comply with the attendance requirements of the institution or service provider, and must maintain a passing grade or be considered by the local social services district and the service provider to be benefiting from the training.

Vocational Rehabilitation

Application Procedures: Handicapped persons may obtain a list of local Office of Vocational Rehabilitation (OVR) offices from:Office of Vocational Rehabilitation, New York State Education Department, Albany, NY 12234. The blind are served by the Commission for the Blind and Visually Handicapped, State Department of Social Services, 40 North Pearl Street, Albany, NY 12243.

Selection of Recipients and Allocation of Awards: Eligibility for vocational rehabilitation services is based upon: (1) the presence of a physical or mental disability which for the individual constitutes or results in a substantial handicap to employment; and (2) the reasonable expectation that vocational rehabilitation services may benefit the individual in terms of employability. Eligible clients may receive services including but not limited to counseling and guidance, evaluation of vocational potential, physical and mental restoration services, transportation, placement assistance and instruction and training including that given at institutions of higher education.

The Office of Vocational Rehabilitation will consider college training for clients when an appropriate specified vocational goal requiring this level of training has been established through the counseling and planning process between the eligible disabled individual and his vocational rehabilitation counselor. The training may involve full-time or part-time study at the baccalaureate level leading to a degree or certificate. Graduate training is usually not provided. Training costs at institutions of higher education may be paid through the vocational rehabilitation program only after efforts have been made to secure grant assistance to cover these costs in whole or in part from other sources.

OVR policy has established a maximum payment toward tuition and room and board for a client in any one academic year. In some cases, clients are required to share the expenses of college training according to the general OVR economic need policy.

FEDERAL PROGRAMS

Pell Grants

Application Procedures: Application and other materials are available through financial aid offices at participating postsecondary institutions. Students may also apply for Pell by filing the College Scholarship Service's Financial Aid Form (FAF), the American College Testing Program's Family Financial Statement (FFS), or the CUNY Student Aid Form (CSAF).

The completed application should be submitted for processing according to the directions included on it by May 2, 1988 for the 1987-88 academic year. A Student Aid Report, which includes a Student Aid Index indicating financial need, will be sent to each applicant based on the information in the application. Financial need is calculated using a standard formula reviewed annually by Congress. Additional information may be obtained from: Basic Grants, P.O. Box 92885, Los Angeles, CA 90009.

Selection of Recipients and Allocation of Awards: The Pell Grant Program is an entitlement program, with eligibility based on financial need. The applicant must: (1) be a U.S. citizen or an eligible noncitizen; (2) be an undergraduate enrolled half-time or more as a matriculated student at an eligible institution; (3) not be in default or refund status for any federal Title IV aid at any institution; and (4) if applicable, be registered with the Selective Service System.

Effective 1989-90, students enrolled for less than half-time may be eligible for Pell Grants under certain circumstances.

An applicant may receive Pell Grants for up to five years for the completion of a four-year baccalaureate degree. For degrees that require five years of study, students may be eligible to receive Pell Grants for six years. Awards may be used for tuition, fees, books and living expenses. Pell Grants are awarded independently of TAP and other State grants.

Before receiving payment, the student must sign a statement of educational purpose, available from the institutional financial aid office or business office, that all money received will be used for the costs of postsecondary education only. Upon enrollment, the award is paid by check directly to the applicant or credited to his/her institutional account.

Award payments made by check must be picked up by the student within a reasonable time. The institution must notify the student of the availability of the award check, and where it is being held.

Award Schedule: Awards ranged from $250 to $2100 in 1986-87, but were limited to not more than sixty percent of the total costs of attendance as defined by the Pell Grant program. The maximum award for 1987-88 is scheduled to be $2100. The amount of individual awards is determined by the Student Aid Index, costs of attendance and enrollment status.

Responsibilities of Recipients: The recipient must continue to make satisfactory academic progress in the program in which he/she is enrolled. A statement of good academic standing which is established by each institution in accordance with Commissioner's Regulations may be obtained from the institution's financial aid office.

Supplemental Educational Opportunity Grants (SEOG)

Application Procedures: Application forms must be obtained from and submitted to the financial aid office of a participating institution.

Selection of Recipients and Allocation of Awards: The applicant must: (1) be a U.S. citizen or an eligible noncitizen; (2) be an undergraduate matriculated at an institution participating in the federal campus-based programs; (3) not be in default or refund status for any federal Title IV aid at any institution; (4) if applicable, be registered with the Selective Service; and (5) effective in 1987-88, demonstrate exceptional financial need relative to other applicants at the institution, with priority given to Pell Grant recipients.

Financial need is determined by standardized need analysis, subject to adjustments by institutions. SEOG awards may be available to less than full-time students, depending on the practices of individual institutions. Recipients and award amounts are determined by financial aid administrators.

Award Schedule: The award may range from $100 to $4,000, depending upon student financial need, program funding and institutional discretion. A student may receive grants for the period required to complete a first baccalaureate degree.

Responsibilities of Recipients: The recipient must make satisfactory academic progress. A statement of good academic standing which is estab-

lished by each institution in accordance with Commissioner's Regulations may be obtained from the institution's financial aid office.

Perkins Loan Program
(formerly National Direct Student Loan Program)

Application Procedures: Loan applications must be obtained from and submitted to the financial aid office of a participating institution. Information on loan cancellation provisions for certain categories of borrowers is also available from this source.

Selection of Recipients and Allocation of Awards: The applicant must: (1) be a U.S. citizen or eligible noncitizen; (2) be enrolled in an undergraduate, graduate or first-professional program as a matriculated student at an institution participating in the federal campus-based programs; (3) not be in default or refund status for any federal Title IV aid at any institution; (4) if applicable, be registered with the Selective Service System; and (5) effective in 1987-88, demonstrate exceptional financial need relative to other applicants at the institution, with priority given to Pell Grant recipients.

Financial need is determined by standardized need analysis, subject to adjustments by institutions. Recipients and loan amounts are determined by financial aid administrators. Perkins loans may be available to less than fulltime students, depending on the practices of individual institutions.

Award Schedule: Cumulative loan limits are:$4,500 for students during the first two years of a program leading to a bachelor's degree or who are enrolled in a vocational program; $9,000 for students who have completed two years toward a bachelor's degree, to include any amount borrowed through an NDSL for the first two years of study; $9,000 for graduate students, for an aggregate total of $18,000 to include any amount borrowed through an NDSL for undergraduate study.

Responsibilities of Borrowers: Continued eligibility is dependent on maintenance of satisfactory academic progress. A statement of good academic standing which is established by each institution in accordance with Commissioner's Regulations may be obtained from the institution's financial aid office. The current interest rate, payable during the repayment period, is five percent on the unpaid principal. Repayment begins nine months after graduation or leaving school, or after a student drops

below half-time status, and may extend over a period of ten years. An additional ten-year extension of repayment is permitted for low income borrowers. Payment may be deferred for up to three years for certain categories of borrowers including Public Health Service officers, the temporarily disabled, those in internships required before entering a profession, and full-time Peace Corps or VISTA or similar national program volunteers. The professional internship deferral is limited to two years' duration.

College Work Study Program (CWS)

Application Procedures: The College Work Study Program provides employment opportunities for students. Application forms must be obtained from and submitted to the financial aid office of a participating institution.

Selection of Recipients and Allocation of Awards: The applicant must: (1) be a U.S. citizen or eligible noncitizen; (2) be enrolled in an undergraduate, graduate or first-professional program as a matriculated student at an institution participating in the federal campus-based programs; (3) not be in default or refund status for any federal Title IV aid at any institution; (4) if applicable, be registered with the Selective Service System; and (5) demonstrate financial need.

Financial need is determined by standardized need analysis, subject to adjustments by institutions. College Work Study aid may be available to less than half-time students, depending on the practices of individual institutions.

An institution must make employment reasonably available to all eligible students in the institution who are in need of financial aid. In the event that more students are eligible for CWS than there are funds available, preference is given to students who have exceptional financial need. The institutional financial aid office is responsible for selecting recipients and determining award amounts.

Award Schedule: The postsecondary institution arranges jobs on campus, or off campus, with either public or not-for-profit agencies. Factors considered by the financial aid office in determining whether, and for how many hours, the recipient may work under this program include: financial need, class schedule, academic progress, and a student's health status.

Level of salary must be at least the minimum wage. The maximum salary allowed depends on the nature of the job and applicant qualifications.

Responsibilities of Recipients: Satisfactory academic progress must be maintained. A statement of good academic standing which is established by each institution in accordance with Commissioner's Regulations may be obtained from the institution's financial aid office.

Mayor's Scholarship Program of the City of New York

The Mayor's Scholarship Program is a student financial aid program established by the Mayor's Office of the City of New York and sponsored by the U.S. Department of Housing and Urban Development (HUD). It is administered by a consortium of three non-profit agencies: ASPIRA of New York, Inc., the New York Urban League, and the Admission Referral and Information Center (ARIC) of the Commission on Independent Colleges and Universities. It provides supplemental financial aid to residence-eligible New York City students enrolled as full-time matriculants in degree-granting institutions of higher education. The amount of each award, ranging from $100 to $650, is based on financial need as indicated by the student's "O" Pell Grant index and the cost of education. Application should be made to any of the contact agencies mentioned above (ARIC, ASPIRA, or N.Y.U.L.)in the summer preceding each academic year.

Bureau of Indian Affairs Aid to Native Americans

Two programs administered by the U.S. Department of the Interior, Bureau of Indian Affairs, provide financial assistance for postsecondary education and training: The Higher Education Assistance Program and the Adult Vocational Training Program.

Higher Education Assistance Program

Application Procedures: Application forms may be obtained from and submitted to the Bureau of Indian Affairs, Federal Building, Room 523, 100 South Clinton Street, Syracuse, NY 13260. An application is necessary for each year of study.

Application deadlines, strictly adhered to, are: (1) for the fall semester, July 1; (2) for the spring semester, October 15; and (3) for the summer semester, May 15. Applicants enrolled with the St. Regis Mohawk Tribe and the Seneca Nation of Indians can mail their applications directly to their respective tribes as these tribes have contracts for Higher Education and Adult Vocational Training Programs. An official need analysis from the college financial aid office is also required each year. Moreover, each first-time applicant must obtain tribal enrollment certification from the Bureau of Indian Affairs agency which records enrollment for the tribe.

Selection of Recipients and Allocation of Awards: To be eligible, the applicant must: (1) be at least one-fourth American Indian, Eskimo or Aleut; (2) be an enrolled member of a tribe, band or group recognized by the Bureau of Indian Affairs; (3) be enrolled in or accepted for enrollment as an undergraduate in an approved college or university; (4) pursuing at least a two-year degree; and (5) demonstrate financial need. Depending on availability of funds, grants may also be made to graduate students and summer session students. Priority is given to applicants for continuing awards and to those enrolled on reservations.

Award Schedule: Awards are contingent upon funds available and are based on financial need. Award amounts are equal to the difference between total student expenses and financial assistance from all other sources, as indicated by financial aid administrators.

Responsibilities of Recipients: For grants to be awarded in successive years, the student must make satisfactory progress toward a degree, and demonstrate financial need.

Adult Vocational Training Program

Application Procedures: Procedures are the same as for the Higher Education Assistance Program.

Selection of Recipients and Allocation of Awards: To be eligible, the applicant must: (1) be an adult Indian; (2) reside on or near an Indian reservation; and (3) be an enrolled member of a federally recognized tribe or a descendent of one-fourth degree or more Indian blood of an enrolled member; or at least one-half degree of Indian blood if not a tribal member. The Vocational Training Program is for short-term vocational training. Priority is given to applicants enrolled on reservations.

Award Schedules: Contingent upon funding, awards are based on financial need, defined as the difference between total student expenses and all other sources of aid available.

Responsibilities of Recipients: For continuing grants to be awarded, the recipient must make satisfactory progress toward program completion and demonstrate financial need.

Reserve Officer Training Programs (ROTC)

The U.S. Reserve Officer Training Corps (ROTC) Programs include the Army ROTC Program, the Navy/Marine Corps (NROTC) Programs, and the Air Force (AFROTC) Programs. These programs are offered at host colleges throughout the nation, including many colleges located in New York State.

Each of the three programs has separate application procedures, eligibility requirements, award schedules and service obligations. All the programs offer financial assistance to undergraduates, with some assistance for study beyond the baccalaureate degree.

Additional information about the individual programs and a list of the colleges hosting them can be obtained from each service's Recruiting Stations, listed in local telephone directories, or from the national application processing centers:

(1) NROTC Navy-Marine Corps
Scholarship Program
P.O. Box 3060
Hyattsville, MD 20784

(2) Army ROTC
P.O. Box 9000
Clifton, NJ 07015

(3) Air Force ROTC/RRUF
Maxwell Air Force Base
Montgomery, AL 36112

Veterans Administration (VA) Benefits

Many programs of educational assistance benefits are available to those who have served in the active military, naval or air service and to their dependents. Detailed information on all veterans' benefits and as-

sistance in applying for benefits can be obtained from offices of the Veterans Administration. In New York, there are VA Vet Centers in Albany, Babylon, Bronx, Brooklyn, Buffalo, Elmhurst, Manhattan, Rochester, Syracuse, and White Plains.

The major programs of educational assistance for postsecondary study, described in VA Pamphlet 27-82-2 as Revised June 1, 1986, are summarized here.

Educational Assistance (Noncontributory GI Bill)

For veterans who served a continuous period of active duty of at least eighteen months, within specified dates, benefits are available for up to forty-five months of full-time study, or the equivalent for part-time study. Eligibility generally ceases after ten years from the date of last release from active duty or December 31, 1989, whichever occurs first.

Post-Vietnam Veterans' Educational Assistance (VEAP)

This program is basically a voluntary contributory matching program for persons entering service after December 31, 1976. For every dollar contributed by the individual, the Federal Government will contribute two dollars, and the Department of Defense may contribute an additional unspecified amount. Individual contributions may not exceed $2,700. Benefits from this program may be used until 10 years after the date of the last release or discharge from active duty, and may cover up to 36 months of study.

Veterans' Educational Assistance Act of 1984 (The New GI Bill)

This program serves individuals entering military service between July 1, 1985, and June 30, 1988, or those eligible for post-Korean GI Bill benefits. The program allows basic pay to be reduced by $100 per month for the first 12 months of service in order to be eligible for up to 36 months of educational assistance of $300 a month. A Selected Reserve Educational Assistance Program is also available to help members of the Reserve pay for study leading to an undergraduate degree or nondegree programs at institutions of higher learning.

Vocational Rehabilitation for Service-Disabled Veterans

For those veterans with a compensable service-connected disability that results in an employment handicap, programs of training and reha-

bilitation are available during, generally, the 12 years following the date of discharge or notice of disability compensation. Up to 48 months or more of educational assistance may be authorized to cover the full cost of tuition, books, fees, supplies and equipment, with interest-free loans available to meet unexpected expenses incurred while in school. A subsistence allowance is also available, in addition to disability compensation or military retired pay.

Educational Assistance for Dependents

A monthly allowance to help pay the educational expenses of spouses or dependent children between the ages of 18 and 26 is available to service persons who are permanently and completely disabled from service-connected causes, who have died as a result of service or as a result of service-connected disabilities, who are missing in action or who are forcibly detained by a foreign nation for more than ninety days.

Other Federal Programs Providing Financial Assistance to Postsecondary Students

Many federal programs provide assistance in the form of grants, scholarships, stipends, loans, and fellowships and traineeships, often in combination with student services. These programs are designed to serve a wide range of special populations and to address specific needs in professional fields. Applications for these programs are handled either directly by the administering federal agency or by a postsecondary institution acting on behalf of a federal agency.

The following list contains federal programs listed in the May 1986, edition of the **Catalog of Federal Domestic Assistance Programs**, published jointly by the U.S. Office of Management and Budget and the U.S. General Services Administration. The programs are listed alphabetically by federal agency and offices within agencies. Since federal programs are subject to change, and since only program titles are listed here, it is advisable to consult the appropriate federal agency, a postsecondary institution or the above mentioned catalog to learn the most current status of and obtain more detailed information about specific programs. The catalog should be available at most college and public libraries.

(1) Department of Defense

Selected Reserve Educational Assistance Program (New GI Bill)

(2) Department of Education

(2.1) Office of the Assistant Secretary for Educational Research and Improvement

Library Career Training

(2.2) Office of the Assistant Secretary for Elementary and Secondary Education

Indian Education – Fellowships for Indian students
Migrant Education – College Assistance Migrant Program

(2.3) Office of the Assistant Secretary for Postsecondary Education

Fulbright-Hays Training Grants – Seminars Abroad for Teachers
Graduate and Professional Study: Professional Opportunity Fellowships
Graduate and Professional Study: Public Service Education Fellowships
Legal Training for the Disadvantaged (The American Bar Association Fund for Public Education)
Minority Institutions Science Improvement Program (MISIP)
National Graduate Fellowships for Doctoral Programs in the Arts, Humanities and Social Sciences
National Resources Centers and Fellowship Program for Language and Area or Language and International Studies
Upward Bound

(2.4) Office of the Assistant Secretary for Special Education and Rehabilitative Services

Special Education Personnel Development Grants
Training Interpreters for Deaf Individuals

(2.5) Office of Bilingual Education and Minority Language Affairs

Fellowships for Training Teachers of Bilingual Education

(3) Department of Health and Human Services

(3.1.1) Public Health Service
Alcohol, Drug Abuse and Mental Health Administration

Mental Health Clinical or Service Related Training Grants

(3.1.2) Health Resources and Services Administration

Advanced Nurse Education
Grants for Physician Assistant Training Program
Health Administration Graduate Traineeships

Health Education Loans (HEAL)
Health Professional Pregraduate Scholarship Program for Indians
Health Professions Preparatory Scholarship Program for Indians
Health Professions Scholarship Program for Indians
Health Professions Student Loans
National Health Service Corps Scholarship Program
National Research Service Awards (Nurse Fellowships for Predoctoral and Postdoctoral Study)
Nurse Anesthetist Traineeships
Nurse Practitioner and Nurse Midwife Education and Traineeships
Nursing Student Loans
Professionship Nurse Traineeships
Scholarships for First-Year Students of Exceptional Financial Need
Traineeships for Students in Schools of Public Health and Other Graduate Public Health Programs

(3.1.3) National Institutes of Health

Minority Access to Research Careers
Minority Biomedical Research Support

(3.1.4) Office of the Assistant Secretary for Health

National Research Service Awards – Health Services Research Training

(3.2) Social Security Administration

Vocational Rehabilitation Benefits for Certain Disabled Beneficiaries

(4) Department of the Interior
Bureau of Indian Affairs

Indian Education – Higher Education Grant Program

(5) Environmental Protection Agency
Office of Air and Radiation

Traineeships awarded by participating organizations

(6) Harry S. Truman Scholarship Program
712 Jackson Place, NW, Washington, DC 20006

Scholarships for undergraduates pursuing careers in public service

(7) **National Science Foundation**
National Research Council Fellowship Office

Graduate and Minority Research Fellowships in Sciences, Mathematics and Engineering
Research Initiation and Improvement Grants

(8) **Smithsonian Institution**
Woodrow Wilson International Center for Scholars

Fellowships and Guest Scholar Programs

(9) **U.S. Information Agency**

Education Exchange – Fulbright Program Graduate Student Exchange Program

(10) **Veterans Administration**
Department of Veterans Benefits

All-Volunteer Force Educational Assistance (New GI Bill)
Dependent of Veterans Benefits
Post-Vietnam Era Veterans Education Assistance (Voluntary-Contributory Matching Program)
Veterans Education Assistance

AMENDMENT TO REGULATIONS OF THE COMMISSIONER OF EDUCATION

Pursuant to Section 607 of the Education Law

The Regulations of the Commissioner of Education are amended, effective April 21, 1978, by the addition of a new Part 53 to read as follows:

PART 53
INFORMATION FOR STUDENTS AND PROSPECTIVE STUDENTS

Section 53.1 **Institutions subject to the provisions of this Part.** The following institutions shall provide information required by this Part:

(a) Degree-granting postsecondary institutions, including organizations under contract to provide postsecondary instructional services such as Educational Opportunity Centers;
(b) Other postsecondary institutions registered, licensed or approved by the New York State Education Department, except those institutions covered by Part 126 of these regulations.

Section 53.2 **Persons to receive information.** The following persons shall receive information, or have it made available to them:

(a) Students enrolled at an institution.
(b) Prospective students of an institution, defined as persons who have contacted an institution requesting information for the purpose of enrolling at that institution.

Section 53.3 **Information to be provided.** Information shall be provided on financial assistance available to students, costs of attending the institution, the refund policy of the institution, and the instructional programs and other related aspects of the institution, as provided below.

(a) Information on financial assistance available to students shall be provided for each of the aid categories listed below. The information printed for each program of financial assistance available to students at that institution, and for which student application is required, shall include:application procedures including a description of forms and their preparation, method of selection of recipients and allocation of awards, award schedule, and rights and responsibilities of recipients. Standard current descriptions of State

and Federal financial assistance programs will be provided by the Education Department in cooperation with the Higher Education Services Corporation to the institutions subject to the provisions of this Part. These descriptions, or some other descriptions providing the required information, along with current procedures and definitions, related to emancipated student status, shall be provided by the institutions to persons identified in section 53.2 of this Part. Where summary information is provided, an institutional office where detailed information can be obtained shall be identified.

(1) State programs. Information shall be provided for those of the following programs for which students at the institution may be eligible:the Tuition Assistance Program (TAP), Regents College Scholarships, Regents Nursing Scholarships, Regents Awards for Children of Deceased or Disabled Veterans, State Assistance for Native Americans, guaranteed student loans, and also special programs for the economically and educationally disadvantaged including the Higher Education Opportunity Program (HEOP), Education Opportunity Program (EOP), Search for Education and Elevation through Knowledge (SEEK), College Discovery Program (CD), and the Work Incentive (WIN) Program. Any other State program which accounts for 10 percent or more of the total State student aid administered by the institution shall also be described in similar detail and terminology.

(2) Federal programs. Information shall be provided for those of the following programs for which students at the institution may be eligible:the Basic Educational Opportunity Grants (BEOG) program, Supplemental Educational Opportunity Grants (SEOG), National Direct Student Loans (NDSL), College Work Study Program (CWS), Social Security payments to children of deceased/disabled parents, Federal Aid to Native Americans, and Veterans Administration educational benefits. Any other Federal program which accounts for 10 percent or more of the total Federal student aid administered by the institution shall also be described in similar detail and terminology.

(3) Local institutional programs. Information shall be provided on grants, scholarships, waivers, deferrals, loans, including small emergency loans, and work-study arrangements which are administered by the institution. Financial aid programs involving

awards of $300 or more per year shall be individually listed, including restrictions, if any. The number and average value of programs with awards of less than $300 per year shall be provided, along with the name, address and telephone number of an institutional office from which more detailed information can be obtained.

(b) Costs of attending the institution for each of the cost categories listed below shall be provided. Estimates, so indicated, may be used where exact figures are unavailable or inappropriate. Where summary information is provided, an institutional office where detailed information can be obtained shall be identified.

(1) Tuition and fees. Information shall be provided on all assessments against students for direct educational and general purposes. A brief description of purpose of any mandatory fee shall be included if the purpose of such fee is not apparent from its name. Course fees and lab fees shall be clearly identified. Conditions under which nonmandatory fees need not be paid shall be clearly stated.

(2) Books and supplies. Estimated costs of textbooks, books, manuals, consumable supplies and equipment which a student should possess as a necessary corollary to instruction, shall be provided. Separate estimates shall be provided for major program categories for which such costs vary more than 25 percent from the average for the entire institution.

(3) Room and board. Costs of housing and food services operated by the institution shall be provided where such services are available. Estimated costs of similar accommodations available in the community shall also be provided. These figures shall be consistent with estimated student budgets prepared by the institution's financial aid office.

(4) Other living expenses. Estimated cost of personal expenses applicable to students devoting primary efforts to pursuit of educational objectives shall be provided. This estimate shall be consistent with similar figures defined by the institution's financial aid office.

(c) The institution shall state its policy concerning refunds due to failure of students to complete an academic term for any reason. The policy shall include the percentage or amount of tuition, fees, institution-operated room and board, and other assessments to be refunded after specific elapsed periods of time.

(d) The instructional programs of the institution shall be accurately described.

(1) Degree, certificate and diploma programs. A list of degree, certificate and diploma programs shall be provided. The list shall be consistent with the Inventory of Registered Degree and Certificate Programs maintained by the Education Department. The list shall contain at least the official approved program title, degree and HEGIS code number, and shall be preceded by a statement that enrollment in other than registered or otherwise approved programs may jeopardize a student's eligibility for certain student aid awards.

(2) Program descriptions. Each degree, certificate or diploma program shall be described in terms of both prerequisites and requirements for completion.

(3) The academic year in which each instructional offering (course) is expected to be taught shall be indicated.

(4) Program-related facilities. A general description of instructional, laboratory and other facilities directly related to the academic program shall be provided, in addition to general information describing the total physical plant. Narrative and/or statistical information shall be provided about library collections and facilities, student unions, and institution-operated eating places. Hours of operation, including holiday and vacation schedules, shall be provided.

(5) Faculty and other instructional personnel. Regular resident faculty shall be listed by rank, with the highest degree held by the faculty member and the institution by which such degree was granted, and department or major program area to which such member is assigned. An estimated number of adjunct faculty and teaching assistants in each department or major program area shall be provided.

(6) Student retention. Information on student retention and graduation rates shall be provided based on a summary of the most recent cohort survival statistics (e.g., percentages of those students enrolled at the end of the spring term, percentages of freshman classes that graduate in 4, 5 and 6 years) available to the institution for at least full-time undergraduates. Statistics shall be computed in a manner consistent with data reported to the Education Department through its Higher Education Data System.

(7) Placement of graduates. Summaries of job placement and graduate school placement statistics compiled by the institution including its placement center shall be provided where available.

Section 53.4 **Format for provision of information.** All of the information required by this Part shall be included in the catalog or bulletin of the institution. The following procedures shall be followed by institutions:

(a) Where an institution publishes more than one catalog or bulletin for separate programs or schools, only the information required by this Part which pertains to the individual programs or school concerned need be included. In such cases a statement shall indicate that separate catalogs or bulletins are in use.

(b) Where an institution publishes its catalog or bulletin less often than annually, a statement shall warn of the possibility of out-of-date information and provide the name and address or telephone number of the person or office to be contacted for the most recent information.

(c) The information required by this Part shall be clearly and precisely described. Statistical displays shall be easy to read and understand.

(d) Information provided to persons covered by this Part through mechanisms in addition to the catalog or bulletin shall be consistent with the requirements of this Part.

(e) Advertisements, brochures, or solicitations to prospective students shall clearly note the availability of more extensive information in the catalog or bulletin.

New York State Education Department
Albany, New York 12234

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